

Information to identify the case:

Debtor 1:	Michael Moshe Cohen			Social Security number or ITIN: xxx-xx-0560
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: ----
United States Bankruptcy Court:	District of New Jersey			EIN: -----
Case number:	23-10086-SLM			Date case filed for chapter: 7 1/4/23

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Michael Moshe Cohen	
2. All other names used in the last 8 years		
3. Address	7 Stanford Court West Orange, NJ 07052	
4. Debtor's attorney	Roger L. Fidler Law Offices of Roger L. Fidler 1522 Gardner Drive Lutz, FL 33559-3305	Contact phone 201-220-8734 Email: rfidler0099@aol.com
5. Bankruptcy trustee	Jeffrey Thomas Testa McCarter & English, LLP McCarter & English Four Gateway Center 100 Mulberry Street Newark, NJ 07102	Contact phone (973) 639-7939

For more information, see page 2 >

Debtor Michael Moshe Cohen

Case number 23-10086-SLM

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 2/1/23
7. Meeting of creditors	March 2, 2023 at 10:30 AM	Location: Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 5/1/23
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Michael Moshe Cohen
Debtor

Case No. 23-10086-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Feb 01, 2023

Form ID: 309A

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Moshe Cohen, 7 Stanford Court, West Orange, NJ 07052-2023
519826969	+ 20 Continental Drive, L.L.C., 500 Plaza Drive - P.O. Box 1515 -, Secaucus NJ 07096-1515
519826182	American Express, PO BOX 29787, FORT LAUDERDALE FL
519824638	Bank of America/Real Time Resolutions, P.O. Box 36655, Dallas, TX 75235-1655
519826967	+ Joseph Kushner Hebrew Acadamy, 110 South Orange Avenue, Livingston, NJ 07039-4904
519826964	Macys, PO BOX 71359, PHILADELPHIA, PA 19176-1359
519826970	Pet Needs-Totowa (, 52 Continental Drive), L.C.C 5, 00 Plaza Drive - P.O. Box 1515 -, Secaucus, NJ 07096-1515
519826963	TJMAXX Credit Services, PO Box 530948, Atlanta, GA 30353-0948

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rfidler0099@aol.com	Feb 01 2023 21:03:00	Roger L. Fidler, Law Offices of Roger L. Fidler, 1522 Gardner Drive, Lutz, FL 33559-3305
tr	EDI: BJTTESTA	Feb 02 2023 01:54:00	Jeffrey Thomas Testa, McCarter & English, LLP, McCarter & English, Four Gateway Center, 100 Mulberry Street, Newark, NJ 07102
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 01 2023 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 01 2023 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519826959	+ Email/Text: backoffice@affirm.com	Feb 01 2023 21:05:00	AFFIRM INC, 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108-2716
519824639	EDI: CAPITALONE.COM	Feb 02 2023 01:54:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
519826956	+ EDI: WFNNB.COM	Feb 02 2023 01:54:00	Community Bank, PO BOX 182789, COLUMBUS, OH 43218-2789
519826965	EDI: CRFRSTNA.COM	Feb 02 2023 01:54:00	Credit First National Association, PO Box 81083, Cleveland OH 44181 \$400
519826185	+ EDI: CITICORP.COM	Feb 02 2023 01:54:00	Macys, PO BOX 8218, Mason OH 45040
519826949	+ EDI: DISCOVER.COM	Feb 02 2023 01:54:00	Discover, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
519826183	Email/Text: BNSFN@capitalsvcs.com	Feb 01 2023 21:04:00	First National Credit Card (Legacy), 500 E 60TH ST N, Sioux Falls, SD 57104
519826184	Email/Text: BNSFS@capitalsvcs.com	Feb 01 2023 21:04:00	FIRST SAVINGS BANK, 500 E 60TH ST N, SIOUX FALLS,SD
519826961	+ EDI: PHINGENESIS	Feb 02 2023 01:54:00	Genessis FB Card Services, P.O Box 4488,, Beaverton OR 97076-4402

District/off: 0312-2

User: admin

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Date Rcvd: Feb 01, 2023

Form ID: 309A

Total Noticed: 35

519826960	EDI: CITICORP.COM	Feb 02 2023 01:54:00	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
519826186	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 01 2023 21:11:08	MERRICK BANK CORP, PO BOX 9201, Old Bethpage NY 11804-9001
519826957	+ Email/Text: bankruptcydp@mcmcg.com	Feb 01 2023 21:04:00	MIDLAND CREDIT Management, P.O. Box 939069, San Diego, California 92193-9069
519826955	+ EDI: PHINGENESIS	Feb 02 2023 01:54:00	Milestone Genesis, FB Card Services, PO BOX 4499, BEAVERTON, OR 97076-4499
519826950	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 01 2023 21:11:20	Oollo Credit Card, PO BOX 9222, OLD BETHPAGE, NY 11804-9222
519826951	+ Email/Text: bkrgeneric@penfed.org	Feb 01 2023 21:03:00	PENTAGON FEDERAL credit union, 2930 EISENHOWER AVE, ALEXANDRIA, VA 22314-4557
519826958	+ EDI: PRA.COM	Feb 02 2023 01:54:00	PORTFOLIO RECOV ASSOC, 150 CORPORATE BLVD, NORFOLK, VA 23502-4952
519826971	+ Email/Text: secbankruptcy@sec.gov	Feb 01 2023 21:04:00	Securities & Exchange Commision, 100 F Street NE, Washington DC 20549-2001
519805541	+ EDI: RMSC.COM	Feb 02 2023 01:54:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519826952	+ EDI: RMSC.COM	Feb 02 2023 01:54:00	Synchrony Bank Amazon, PO BOX 965015, ORLANDO, FL 32896-5015
519826953	+ EDI: RMSC.COM	Feb 02 2023 01:54:00	Synchrony Bank PPC, PO BOX 530975, ORLANDO, FL 32896-0001
519826954	+ EDI: RMSC.COM	Feb 02 2023 01:54:00	Synchrony Bank TJMAXX, PO BOX 965015, ORLANDO, FL 32896-5015
519826962	+ EDI: WTRRNBNK.COM	Feb 02 2023 01:54:00	Target Red Card Services, P.O Box 660170, Dallas TX 75266-0170
519826966	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 01 2023 21:04:00	US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519826968		Yeshivat Lev HaTorah, Nachal Ein Gedi, 37 Ramat Beit Shemesh 9909884

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Ilana Volkov	on behalf of Creditor 20 Continental Drive LLC. ivolkov@mcgrailbensinger.com
Ilana Volkov	on behalf of Creditor Pet Needs-Totowa (25 Continental Drive) LLC ivolkov@mcgrailbensinger.com
Jeffrey Thomas Testa	jtesta@mccarter.com J118@ecfcbis.com,lrestivo@mccarter.com,agreen@mccarter.com
Roger L. Fidler	on behalf of Debtor Michael Moshe Cohen rfidler0099@aol.com
U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 6